

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Leroy R. Whitfield
 Debtor

Case No. 12-15674-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 13

Date Rcvd: Oct 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2017.

db +Leroy R. Whitfield, 2726 S. 76th Street, Philadelphia, PA 19153-2126
 13890189 +Nationstar Mortgage LLC, P.O. Box 619094, Dallas, TX 75261-9094
 12780296 +P.G.W., 800 W. Montgomery Avenue, Attn: Bankruptcy Dept., Philadelphia, PA 19122-2898

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov Oct 14 2017 01:17:21 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 14 2017 01:16:38
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 14 2017 01:17:02 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12784908 EDI: PHINAMERI.COM Oct 14 2017 01:18:00 Americredit Financial Services, Inc.,
 PO Box 183853, Arlington TX 76096

12917868 E-mail/Text: bankruptcy@phila.gov Oct 14 2017 01:17:21 City of Philadelphia,
 School District of Philadelphia, Law Department - Tax Unit, One Parkway Building,
 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595

12791196 EDI: CBSAAFES.COM Oct 14 2017 01:18:00 AAFES/MIL STAR/EXCHANGE,
 c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374

12788080 +E-mail/Text: bankruptcy@cavps.com Oct 14 2017 01:16:57 Cavalry Portfolio Services, LLC,
 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322

12828780 EDI: JEFFERSONCAP.COM Oct 14 2017 01:19:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617

12934343 EDI: PRA.COM Oct 14 2017 01:18:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541

12915562 EDI: ECMC.COM Oct 14 2017 01:18:00 US Department of Education, PO BOX 65128,
 St Paul MN 55165

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12830579 ##+PHH MORTGAGE CORPORATION, 2001 BISHOPS GATE BOULEVARD, MOUNT LAUREL, NJ 08054-4604

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2017 at the address(es) listed below:

D. TROY SELLARS on behalf of Creditor PHH MORTGAGE CORPORATION D.Troy.Sellars@usdoj.gov
 JEROME B. BLANK on behalf of Creditor PHH MORTGAGE CORPORATION paeb@fedphe.com
 JOSEPH ANGELO DESSOYE on behalf of Creditor PHH MORTGAGE CORPORATION paeb@fedphe.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgrou@kmlawgroup.com,
 bkgrou@kmlawgroup.com
 MARIO J. HANYON on behalf of Creditor PHH MORTGAGE CORPORATION paeb@fedphe.com
 MATTEO SAMUEL WEINER on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgrou@kmlawgroup.com
 MICHAEL A. LATZES on behalf of Debtor Leroy R. Whitfield efiling@mlatzes-law.com
 THOMAS I. PULEO on behalf of Creditor NATIONSTAR MORTGAGE LLC tpuleo@kmlawgroup.com,
 bkgrou@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com

WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

WILLIAM EDWARD CRAIG on behalf of Creditor AmeriCredit Financial Services dba GM Financial
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 12

Information to identify the case:

Debtor 1	<u>Leroy R. Whitfield</u>	Social Security number or ITIN	xxx-xx-6564
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 12-15674-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Leroy R. Whitfield

10/12/17

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.